



NEW INDIA BHARAT SOOKSHMA UDYAM SURAKSHA POLICY
UIN-IRDAN190RP0011V02202021

1. Insured's Details :

Insured Name	: PRADEEP FIBRES PVT. LTD	E-mail Id/Fax	: pradeepfibers.abad@gmail.com, /
Customer ID	: PO90052731	PAN No.	:
Address	: JALNA-BEED ROAD, GEORAI, DIST - BEED GEVARAI ,MAHARASHTRA, 431127	GSTIN/UIN.	: 27AADCP3567F1ZC / NA
Phone No.	:		

2. Issuing Office Details :

Office Name	: AURANGABAD DO-160400 (160400)
Office Code	: 160400
Address	: AJAY ENGINEERING COMPOUND, ADALAT ROAD, AURANGABAD ,431005 MAHARASHTRA , 431005.
Phone No.	: 02402333572 / 02402333361
E-mail Id/Fax	: nia.160400@newindia.co.in / 02402331226
S.Tax Regn. No.	: AAACN4165CST178
GSTIN	: 27AAACN4165C3ZP
SAC	: 997137 (Other property insurance services)

3. Policy Details :

Policy Number	: 1604001122800000292
Period of Insurance	: From: 30/06/2022 12:00:01 AM To: 30/07/2022 11:59:59 PM
Date of Proposal	: 30-Jun-22
Prev. Policy no.	: 0
Client Type	: Non-Corporate
Business Source Code	:
Dev.Off level./Broker	: Jainuine Insurance Brokers Pvt. Ltd. - (DA3388757) Jainuine Insurance Brokers Pvt.Ltd. - (SI00028623),
Agent/Bancassurance/SPECIFIED PERSON	:
Phone No.	: 02402350377, 9850049400 / NA
E-mail Id/Fax	: kailash@jainuineinsurance.co.in, / /

4. Collection Particulars :

Premium	: 23760
GST	: 4278
Total (₹)	: 28039
Receipt No. & Date	: 16040081220000002839 - 29/06/22

5. Policy Level Covers :

Description of Property	: As per Block Details
Location Address with Pin Code	: As per Block Details
Risk Description	: As per Block Details
Sum Insured	: ₹ 30000000
Risk Serial No	IIB Risk Code
1	4002



2	4002
3	4002
4	4002
5	4002
6	4002
7	4002
9	4002
10	4002
11	4002
12	4002
13	4002
14	4002

6. Block Details :

Only Stocks on Floater basis is selected:
Floater Stocks Sum Insured: <<FL STANDARD risk SI>>

Risk SI No.	Location Address with Pin Code	Type of Construction - Walls	Type of Construction - Floor	Type of Construction - Roof
1	Jyotirling Warehouse, Godown No. 2/3, Choudhury Compound, Near Laxmi Goods Transports, Purna Village, Tq. Bhiwandi, Dist. Thane 421302	Pucca	Pucca	Pucca
2	I B Godown, GUT NO 188/1/3, PLOT NO 9, DEVI KA MALA, OLD AGRA ROAD, MALEGAON - 423203. 423105	Pucca	Pucca	Pucca
3	Mahalaxmi Transport Agency, 18/6, Boone Maal, Near old Bus stand, Ichalkaranji- 416115 Dist. Kolhapur, Maharashtra 416115	Pucca	Pucca	Pucca
4	B N S Road Carries, A 14, Gala No. 1-14, Prerna Complex, Dopada Road, Val Village, Bhiwandi-421302 421302	Pucca	Pucca	Pucca
5	SHRI BHATEWA WAREHOUSE, PRERNA COMPLEX, B NO. 6, GALA NO. 9 TO 16 AND B NO.7, GALA NO. 2, 4, 9, TO 16, VAL VILLAGE DAPODA ROAD, BHIWANDI - 421302 421302	Pucca	Pucca	Pucca
6	Shri Bhatewa Warehouse, D/3,Gala no 1 to 10 Ganraj compound (Jayraj compound) opp kalvar gaon, kalvar Vasai road, Bhiwandi - 421302 421302	Pucca	Pucca	Pucca
7	Jaju Warehouse, Chalisgaon Phata, Sayne Budrak Mumbai Agra Road Plot no 435 Naka Andar Malegaon 423105 423105	Pucca	Pucca	Pucca
8	PRACHI WAREHOUSE BLDG NO A-10, GALA NO 9-10, 14-15, PRERNA COMPLEX, DAPODA ROAD, VAL VILLAGE, BHIWANDI - 421302 421302	Pucca	Pucca	Pucca
9	KOTHARI TRANSWARE PVT LTD G-BLDG GALA NO 1 TO 9, KRUSHNABAI COMPOUND, NR PRITESH COMPOUND, MANKOLI ANJURFATA RD, WAL VILLAGE, BHIWANDI - 421302 421302	Pucca	Pucca	Pucca



10	JAI SHREE BHATEVA WAREHOUSE, OPP RAHNAL BUS STOP, GALA NO 396/1 TO 396/5, GOSRANI COMPOUND, AGRA ROAD, NEAR BATRA PETROL PUMP, BHIWANDI - 421302 421302	Pucca	Pucca	Pucca
11	JYOTIRLING WAREHOUSE GODOWN NO 3 DARPODI CHAYA COMPOUND OPP MARYA BUILDING PURNA VILLAGE – BHIWANDI 421302 421302	Pucca	Pucca	Pucca
12	VITHOBA WAREHOUSE GODOWN NO 2/3/11 CHOUDHARY COMPOUND NEAR LAXMI GOODS TRANSPORTS BEHIND PREETI PETROL PUMP AND BROADWAY CENIMA PURNA VILLAGE - BHIWANDI 421302 421302	Pucca	Pucca	Pucca
13	AYANE SHIVAR, CHALISGAON FATA, MALEGAON - 423203 423203	PUCCA	Pucca	Pucca

7. Additional Covers:

a) Built-in Covers:

Cover Name	Opted or Not
Additions,alterations or extensions	Yes
Temporary removal of stocks	Yes
Cover for specific content	Yes
Start-up expenses	Yes
Professional fees	Yes
Removal of debris	Yes
Costs compelled by Municipal Regulations	Yes

Cover Name	Opted or Not	Sum Insured
Floater Add-on	YES	30000000

b) Add-on Covers:

(i)

Cover Name	Opted or Not	Sum Insured
Declaration Add-on	NO	0

(ii)

Sl. No.	Add-on Covers	SI/Maximum limit of Indemnity	Availed/Not Availed
1	Expenses for loss minimization / loss prevention	5% of claim amount maximum up to ₹ 25 lakh	Not Availed
2	Hire Purchase or Lease Agreements / Properties under Consignment, Care, Custody and Control	5% of Sum Insured maximum up to ₹ 25 lakh	Not Availed



3	Inadvertent Omission	Maximum up to 5% of Sum Insured of Building, Machinery and FFF (except stocks)	Not Availed
4	Contamination and co-mingling of stocks of oil and chemicals only	Maximum up to 5% of Sum Insured of stock	Not Availed
5	Expediting expense	Maximum up to 5% of claim amount & maximum up to 25 lakhs	Not Availed

8. Sum Insured Summary :

Sl. No.	Asset Description		Sum Insured (₹)
1.	Building including plinth, Basement and additional structures	:	0
2.	Furniture & Fixtures, Fittings and other equipment	:	0
3.	Plant & Machinery Sum Insured	:	0
4.	Other Contents Sum Insured	:	0
5.	Raw Material Sum Insured	:	0
6.	Stocks in process Sum Insured	:	0
7.	Finished Stock Sum Insured	:	0
8.	Stocks Held in Trust Sum Insured	:	0
Total Sum Insured		:	

9. Terrorism/EQ/STFI :

Terrorism Covered	:	Yes	Earthquake Covered	:	Yes	STFI Covered	:	Yes
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10. Hypothecation Details :

Sl.No.	Name of the Financiers
1	SBI IFB BRANCH AURANGABAD

11. Coinsurance Details :

Sl.No.	Coinsurance Type	Company	Office Code	% Share	Premium Share
1	NOT OPTED				

12. Subjectivities :

The insurance under this policy is subject to

Special Conditions	:	Godown Stock:- (INCLUSIVE EARTHQUAKE+STFI+SPONTANEOUS COMBUSTION) On stock of Yarn whilst stored &/or lying in silent factory Godown / & or Warehouse.
Special Warranties	:	NA
Special Exclusion	:	NA



Clauses / In-built Covers	:	(1) Terrorism Clause (2) Agreed Bank Clause (3) Additions, alterations, or extensions: Property that are erected, acquired, or added during the Policy Period is covered upto 15% of the Sum Insured for that item (excluding stocks) (4) Temporary removal of stocks: Loss to stock temporarily removed to other premises for fabrication, processing or finishing upto 10% of value. (5) Cover for Specific Contents: Cover for Money upto ₹50,000 (Rupees Fifty Thousand) during the policy period, cover for documents such as deeds, manuscripts, business books, plans, drawings, securities etc. upto ₹50,000 (Rupees Fifty Thousand) during the policy period, cover for computer programmes, information and data upto ₹5 Lakh (Rupees Five Lakh) during the policy period and cover for personal effects of employees, Directors and visitors upto ₹15,000 (Rupees Fifteen Thousand) per person for a maximum of 20 persons during the policy period. (6) Start-Up Expenses: Start-up cost incurred consequent upon a loss or damage due to insured events upto ₹ 5 Lakhs (Rupees Five Lakh). (7) Professional fees: Reasonable fees of architects, surveyors and consulting engineers upto 5 % of the claim amount. (8) Cost for Removal of debris: Reasonable expenses for removal of debris upto 2 % of the claim amount. (9) Costs compelled by Municipal Regulations: Additional cost of reconstruction of property incurred solely for complying with municipal regulations
Risk Covered	:	As per Risk covered attached
Fire Products-Exclusions	:	As per Exclusions attached

**13. A) Compulsory Deductible:
₹ 5000/- for each claim
B) Terrorism Deductibles:**

Nature of Risk	Deductibles (as a % of claim/loss amount)	Minimum Limit	Maximum Limit
hops & Residential Risks	1 % of claim amount	₹ 10,000/-	₹ 5,00,000/- (Rupees 5 Lacs)
Non-Industrial	1 % of claim amount	₹ 25,000/-	₹ 10,00,000/- (Rupees 10 Lacs)
Industrial	5 % of claim amount	₹1,00,000/-	₹ 25,00,000/- (Rupees 25 Lacs)

14. Premium Details :

Premium Head	Premium Amount (₹)
Net Premium under the policy	: 23760
GST	: 4278
Total premium including GST	: 28039
Total premium including GST(In words)	: RUPEES TWENTY-EIGHT THOUSAND THIRTY-NINE ONLY

Premium and GST Details		
	Rate of Tax	Amount in INR
Premium		₹ 23760.00
SGST	9	2139
CGST	9	2139
IGST	0	0

In witness whereof the undersigned being duly authorized by the Insurers and on behalf of the Insurers has (have) hereunder set his (their) hand(s) on this 29th day of June, 2022.



For and on behalf of
The New India Assurance Company Limited

Date of Issue: 29/06/2022

Duly Constituted Attorney(s)

Tax Invoice No : 16040022P0003956

IRDA Registration Number: 190 NIA PAN NUMBER: AAACN4165C
